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20. Release. Upon payment of all sums secured by this Mortgage, this Mortgage shall become null and void, and Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

21. Walver of Homestend. Borrower hereby waives all rights of homestead exemption in the Property.

22. Waiver of Right of Appraisal. Borrower hereby waives the right to assert any statute providing appraisal rights which may reduce any deficiency judgment obtained by Lender against Borrower in the event of foreclosure under this Mortgage.

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF. Borrower has executed this Mortgage.

Signed, sealed and delivered in the presence of:
Brenda Owens (Seal) BRENDA OWENS -Borrower (Seal) -Borrower
ACKNOWLEDGMENT
Croonvillo
STATE OF SOUTH CAROLINA,
Before me personally appeared . Kelly . Bolt and made oath that
RENUNCIATION OF POWER NOT NECESSARY - FEMALE MORTGAGOR
STATE OF SOUTH CAROLINA, County ss:
I,
(Seal)
(Space Below This Line Reserved For Lender and Recorder)
fabre reas ingrise next to record to records.

(CONTINUED ON MEXT PAGE)



A William Street